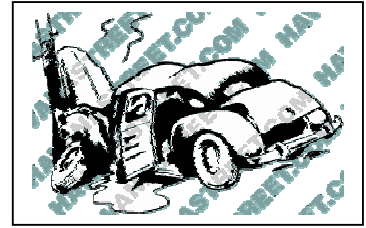


# Dangerous Intersections

State Farm Insurance, the nation's largest auto insurer, says about one-third of all crashes happen at intersections. And a significant number of them are deadly. The National Highway Traffic Safety Administration (NHTSA) counted 8,814 fatal crashes at or near intersections in 1999 -- about 23 percent of all fatal crashes in the nation.



The fact is, many of these crashes can be avoided. Programs in Australia, Canada, and more recently in Michigan have shown intersection improvements -- some of them low-cost -- can lead to crash reduction. State Farm's "Dangerous Intersection" project was initiated to raise public awareness of the inherent dangers of intersections and offer some ways to make them safer.

State Farm's research staff utilized the following definition and methodology when examining claim reports to develop our 2001 lists of intersections.

"An intersection is defined to be a place where two roadways meet at surface level. For the purposes of this project, an intersection is not a place where one roadway passes underneath the other and there are ramps leading from one to the other."

All State Farm intersection claims from 1999 and 2000 were grouped by intersection. Information from claim reports was used to judge whether an accident was related to the intersection.

Each accident judged to be related to the intersection that was the fault of a State Farm insured was indexed. The index weighed crashes with injury more heavily than those without, and crashes with higher amounts of physical damage more heavily than those with lower amounts.

The sum of the individual accident indexes at each intersection produced an intermediate index for that intersection.

The intermediate index was adjusted according to the percentage of total vehicles insured by State Farm in the area where the intersection is located. For example, if State Farm insured 19 percent of the vehicles in the area where the intersection is located, the intermediate index was divided by .19 to arrive at the crash index.

The ten intersections with the highest crash indexes make up our list of the ten most dangerous intersections in the United States. Likewise, we compiled dangerous intersection lists of varying lengths for most states, the District of Columbia, and the Canadian province of Ontario.

The "**State Farm Danger Index**" is determined by the number of crashes at various intersections, how many of those crashes involved injury and the severity of those crashes. It is adjusted to account for the percentage of vehicles insured by State Farm in areas where the intersections are located.

## 10 Most Dangerous Intersections in the U.S.

(list released June 27, 2001)

City/State	Location	State Farm® Danger Index
1. Pembroke Pines, Fla.	Flamingo Road and Pines Boulevard	2568
2. Philadelphia, Penn.	Red Lion Road and Roosevelt Boulevard	2317
3. Philadelphia, Penn.	Grant Avenue and Roosevelt Boulevard	2204
4. Phoenix, Ariz.	7th Street and Bell Road	2089
5. Tulsa, Okla.	51st Street and Memorial Drive	2000
6. Tulsa, Okla.	71st Street and Memorial Drive	1995
7. Phoenix, Ariz.	19th Avenue and Northern Avenue	1975
8. Plano, Tex.	State Highway 121 and Preston Road	1937
9. Metairie, La.	Clearview Parkway and Veterans Memorial Boulevard	1925
10. Sacramento, Calif.	Fair Oaks Boulevard and Howe Avenue	1912

## Missouri's 10 Most Dangerous Intersections

City	Location	State Farm Danger Index
1. Sunset Hills	Gravois Road & Lindbergh Boulevard	1218
2. Springfield	Glenstone Avenue & Sunshine Street	1111
3. Ellisville	Clarkson Road & Manchester Road	1106
4. Twin Oaks	State Highway 141 & Big Bend Road	909
5. Independence	23rd Street & State Highway 291	888
6. Springfield	Battlefield Road & National Avenue	858
7. Springfield	Kansas Expressway & Sunshine Street	853
8. Florissant	Patterson Road & Lindbergh Boulevard	841
9. O'Fallon	State Highway K & State Highway N	839
10. St. Peters	State Highway 94 & Jungermann Road	811

### **Iowa's Most Dangerous Intersections**

City	Location	State Farm Danger Index
1. Davenport	Brady Street & Kimberly Road	647
2. Davenport	Eastern Avenue & Kimberly Road	537
3. Davenport	53rd Street & Elmore Avenue	498
4. Davenport	Elmore Avenue & Kimberly Road	463
5. Urbandale	NW 100th Street & Hickman Road	456
6. Des Moines	Aurora Avenue & Merle Hay Road	429
7. Des Moines	Bell Avenue & Fleur Drive	423
8. Davenport	53rd Street & Jersey Ridge Road	420
9. Davenport	Spring Street & Kimberly Road	412
10. Davenport	53rd Street & Welcome Way	408

### **Nebraska's Most Dangerous Intersections**

City	Location	State Farm Danger Index
1. Omaha	120th Street & Center Road	927
2. Omaha	132nd Street & Center Road	792
3. Omaha	90th Street & Maple Street	745
4. Omaha	114th Street & Dodge Road	741
5. Omaha	90th Street & Dodge Road	737

### **Kansas' Most Dangerous Intersections**

No list available.

## **INTERSECTION SAFETY TIPS**

### **When approaching an intersection:**

- Try to enter the correct lane for your intended action well in advance of reaching an intersection. Be sure to signal before changing lanes.
- Watch for caution signs warning you of special circumstances at intersections such as turn restrictions, pedestrian crossings, or construction. Signs get knocked down, so beware of the drivers ahead of you.

- Watch for other vehicles changing lanes abruptly. Sideswipe collisions are common around intersections. Stay out of other drivers "blind spot" where they can't see you in the rear- and side-view mirrors.
- Maintain a safe distance between your car and the vehicle in front of you. Rear-end crashes are also very common near intersections.
- Be alert to brake lights or turn signals beyond the vehicle ahead of you. Anticipate when others will slow down.
- After checking to your left when turning right, always look ahead and right before accelerating. Vehicles ahead of you may stop for pedestrians crossing the street. This is a very common rear-end crash.
- Watch for pedestrians in all directions before making a turn at an intersection. Also, keep an eye out for cyclists going straight through the intersection, either on your right or on the sidewalk.
- Don't adjust your radio or stereo, dial your cell phone, or be distracted by other things when entering an intersection. Inattention is a common cause of crashes.
- If vehicles are stopped at an intersection with no signs, use extra caution when approaching them. They are usually stopped for a good reason.
- Don't tailgate. You never know when the person ahead may turn or stop when approaching an intersection. Tailgating behind large trucks is especially hazardous. You can't see around them, nor can you see traffic signals ahead. You may enter the signal during the red phase.

#### **When crossing an intersection:**

- Watch for cross-traffic. Running a red light, intentionally or not, is a leading cause of intersection crashes.
- Be alert to traffic from the opposite direction turning across your lane in an intersection. Even though you may have the right of way, some intersections allow left-turns without a green arrow.
- Don't race a yellow light. Don't assume you are safe crossing on a yellow light.
- Always stop behind the marked stop line or crosswalk. Keep your wheels straight and your foot on the brake while you wait.
- Don't enter an intersection if traffic is backed up on the other side. You may get stuck in the middle of the intersection if the traffic doesn't move.
- Don't change lanes while driving through the intersection. If you are not in the correct lane before entering the intersection, change lanes after you have cleared the intersection.

- Treat a non-functional traffic signal as an "all-way stop." When you get to your destination, be a good neighbor and call local officials about the disabled signal.

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Other information regarding driving safety can be found at the State Farm web site <http://www.statefarm.com/di/danger.htm>, the source of the above info.